

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Javier Carranza  
Carolina Elizabeth Quiroz-Carranza  
Debtors

Case No. 18-03493-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Sep 30, 2021

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Javier Carranza, Carolina Elizabeth Quiroz-Carranza, PO Box 503, Pocono Summit, PA 18346-0503
5125285	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
5098486	+ Hyundai Capital America, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2558
5103789	+ Karina Velter, Esquire, MANLEY DEAS KOCHALSKI LLC, P.O. Box 165028, Columbus, OH 43216-5028, 614-222-4921 Atty File No. 43216-5028
5290981	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
5290982	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826 Greenville, SC 29603-0826
5098487	+ Stillwater Lakes Civic Assoc., 5144 Hummingbird Drive, Pocono Summit, PA 18346-7674
5125915	+ Stillwater Lakes Civic Association, Inc., 5144 Hummingbird Drive, Pocono Summit, PA 18346-7674
5098488	+ Stillwater Lakes Sewer Corp., 5144 Hummingbird Drive, Pocono Summit, PA 18346-7674

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5098479	+ EDI: TSYS2.COM	Sep 30 2021 22:58:00	Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
5098480	+ EDI: CITICORP.COM	Sep 30 2021 22:58:00	Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
5098481	+ EDI: CHASEAUTO	Sep 30 2021 22:58:00	Chase Auto Finance, P.O. Box 901003, Fort Worth, TX 76101-2003
5125925	+ EDI: CITICORP.COM	Sep 30 2021 22:58:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
5098482	+ EDI: WFNNB.COM	Sep 30 2021 22:58:00	Comenity Bank/NWYRK & CO, PO Box 182789, Columbus, OH 43218-2789
5098483	+ EDI: WFNNB.COM	Sep 30 2021 22:58:00	Comenity Bank/Victorias Secret, PO Box 182789, Columbus, OH 43218-2789
5098484	+ Email/Text: electronicbkydocs@nelnet.net	Sep 30 2021 18:59:00	Dept of ED/Nelnet, 3015 Parker Road, Suite 400, Aurora, CO 80014-2904
5100756	+ EDI: HY11.COM	Sep 30 2021 22:58:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
5109221	EDI: CHASEAUTO	Sep 30 2021 22:58:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
5123772	EDI: PRA.COM	Sep 30 2021 22:58:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5098830	+ EDI: RECOVERYCORP.COM		

District/off: 0314-5  
Date Rcvd: Sep 30, 2021

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Page 2 of 3  
Total Noticed: 23

5122571	EDI: Q3G.COM	Sep 30 2021 22:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5098489	+ EDI: RMSC.COM	Sep 30 2021 22:58:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5103916	+ Email/Text: electronicbkydocs@nelnet.net	Sep 30 2021 22:58:00	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
		Sep 30 2021 18:59:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
TOTAL: 14			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		New Residential Mortgage LLC
cr	*+	Hyundai Lease Titling Trust, P.O. Box 20809, Fountain Valley, CA 92728-0809
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Stillwater Lakes Civic Association, Inc., 5144 Hummingbird Drive, Pocono Summit, PA 18346-7674
5388978	*+	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
5098485	##+	Ditech Financial LLC, P.O. Box 6172, Rapid City, SD 57709-6172

TOTAL: 1 Undeliverable, 4 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2021      Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2021 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com
Brian C Nicholas	on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Philip W. Stock	on behalf of Creditor Stillwater Lakes Civic Association Inc. pwstock@ptd.net
Timothy B. Fisher, II	on behalf of Debtor 1 Javier Carranza donna.kau@pocono-lawyers.com
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District/off: 0314-5  
Date Rcvd: Sep 30, 2021

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Page 3 of 3  
Total Noticed: 23

on behalf of Debtor 2 Carolina Elizabeth Quiroz-Carranza donna.kau@pocono-lawyers.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

William E. Craig

on behalf of Creditor Hyundai Lease Titling Trust ecfmail@mortoncraig.com mortoncraigeef@gmail.com

TOTAL: 9

**Information to identify the case:**

Debtor 1	<u>Javier Carranza</u>	Social Security number or ITIN	xxx-xx-9986
	First Name    Middle Name    Last Name	EIN	--
Debtor 2	<u>Carolina Elizabeth Quiroz-Carranza</u>	Social Security number or ITIN	xxx-xx-4529
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN	--
United States Bankruptcy Court    Middle District of Pennsylvania			
Case number:    5:18-bk-03493-MJC			


**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Javier Carranza

Carolina Elizabeth Quiroz-Carranza

**By the  
court:**9/30/21

Honorable Mark J. Conway  
United States Bankruptcy Judge  
By: Daneisha Dunbar Yancey, Deputy  
Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

Form 3180W

**Chapter 13 Discharge**

**For more information, see page 2>**  
page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**